

03/09/01 11047 U.S. PTO

03-(2-01

4

UTILITY PATENT APPLICATION TRANSMITTAL

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

Attorney Docket No.

NEXTP007

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of ( ) application identifier or (X) first named inventor, Paul Willard, entitled CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT, for a(n):

(X) Original Patent Application.

( ) Continuing Application (prior application not abandoned):  
( ) Continuation ( ) Divisional ( ) Continuation-in-part (CIP)  
of prior Application No. \_\_\_\_\_, filed \_\_\_\_\_.

( ) Please add after the title of the application "This is a  
( ) Continuation ( ) Divisional ( ) Continuation-in-part (CIP)  
of Application No. \_\_\_\_\_, filed \_\_\_\_\_, which is hereby incorporated by reference."

(X) This application claims the benefit of U.S. Provisional Application  
No. 60/188,337, filed March 9, 2000.

Enclosed are:

- (X) Specification; 17 Total Pages. (X) Drawing(s); 9 Total Sheets.  
( ) Oath or Declaration:  
( ) A Newly Executed Combined Declaration and Power of Attorney:  
( ) Signed. ( ) Unsigned. ( ) Partially Signed.  
( ) A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).  
( ) Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).  
( ) Power of Attorney. (X) Return Receipt Postcard.  
( ) Associate Power of Attorney. ( ) A Check in the amount of \$ \_\_\_\_\_ for the Filing Fee.  
( ) Preliminary Amendment. ( ) Information Disclosure Statement and Form PTO-1449.  
( ) A Duplicate Copy of this Form for Processing Fee Against Deposit Account.  
( ) A Certified Copy of Priority Documents (if foreign priority is claimed).  
( ) Statement(s) of Status as a Small Entity.  
( ) Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.  
(X) Other: Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i).

PLEASE DO NOT CHARGE THE FILING FEE AT THIS TIME.

Respectfully submitted,

By: Lee Van Pelt, Reg. No. 38,352

Date: March 9, 2001

Correspondence Address:

Customer No. 21912  
VAN PELT & YI LLP  
4906 El Camino Real, Suite 205  
Los Altos, CA 94022  
Phone: 650-903-3500  
Fax: 650-903-3501

I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

Assistant Commissioner for Patents  
Box Patent Application  
Washington, D.C. 20231

By: Jennifer Gross

Typed Name: Jennifer Gross

Express Mail Label No.: EL684864971US

Date of Deposit: March 9, 2001

11033 U.S. PTO  
09/802481  
03/09/01

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:	)	Attorney Docket No. NEXTP007
WILLARD, et al	)	
	)	Examiner: Unassigned
	)	
Application No: Unassigned	)	Art Unit: Unassigned
	)	
Filed: herewith	)	
	)	
Title: CUSTOMIZED CREDIT OFFER	)	
STRATEGY BASED ON TERMS SPECIFIED	)	
BY AN APPLICANT	)	

1033 U.S. PTO  
09/802481  
03/09/01

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on March 09, 2001.

Signed: \_\_\_\_\_  
Pat Tate

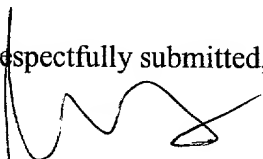
REQUEST AND CERTIFICATION  
UNDER 35 U.S.C. 122(b)(2)(B)(i)

Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

  
Lee Van Pelt  
Reg. No. 38,352

Van Pelt & Yi  
4906 El Camino Real  
Suite 205  
Los Altos, CA 94022  
Telephone: (650) 903-3500

Attorney Docket No.: